

**Information to identify the case:**

Debtor 1	<b>Debra C Hill</b>	Social Security number or ITIN	<b>xxx-xx-5900</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter	<b>7 5/17/19</b>
Case number:	<b>19-14264</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Debra C Hill	
2. All other names used in the last 8 years		
3. Address	362 Oglesby Ave Calumet City, IL 60409	
4. Debtor's attorney Name and address	Jonathan R Haddad Jonathan R Haddad Law Offices 1147 W. 175th Street Homewood, IL 60430	Contact phone (708) 942-8522 Email: jonathan@jrhaddadlaw.com
5. Bankruptcy trustee Name and address	N. Neville Reid Fox, Swibel, Levin & Carroll, LLP 200 W. Madison Street Suite 3000 Chicago, IL 60606	Contact phone 312-224-1245 Email: nreid@foxswibel.com

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 5/20/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 27, 2019 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	Location:  <b>219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 8/26/19</b>  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Debra C Hill  
 Debtor

Case No. 19-14264-ABG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: tcollinsm  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: May 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2019.

db +Debra C Hill, 362 Oglesby Ave, Calumet City, IL 60409-1813  
 27849625 +Bridgecrest, Attn: Bankruptcy, 7300 E Hampton Ave, Ste 100, Mesa, AZ 85209-3324  
 27849626 +City of Chicago, 121 N. LaSalle Street, Room 107, Chicago, IL 60602-1266  
 27849628 +Deutsche Bank National TrustCompany, 60 Wall Street, New York, NY 10005-2836  
 27849631 +Marinosci Law Group, P.C., 134 N. LaSalle Street, Suite 1900, Chicago, IL 60602-1141  
 27849637 +Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386  
 27849638 +U.S. Department of the Treasury (Fax Onl, Attn: Bankruptcy, 1500 Pennsylvania Avenue, Nw, Washington, DC 20220-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jonathan@jrhaddadlaw.com May 21 2019 00:22:44 Jonathan R Haddad,  
 Jonathan R Haddad Law Offices, 1147 W. 175th Street, Homewood, IL 60430  
 tr +EDI: QNNREID.COM May 21 2019 04:03:00 N. Neville Reid, Fox, Swibel, Levin & Carroll, LLP,  
 200 W. Madison Street, Suite 3000, Chicago, IL 60606-3417  
 27849627 +EDI: CMIGROUP.COM May 21 2019 03:58:00 Credit Management, LP, Attn: Bankruptcy,  
 Po Box 118288, Carrollton, TX 75011-8288  
 27849629 +E-mail/Text: bknotice@ercbpo.com May 21 2019 00:24:27 ERC/Enhanced Recovery Corp,  
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 27849630 +E-mail/Text: bankruptcynotices@fifsg.com May 21 2019 00:23:51  
 First Investors Servicing Corp, 380 Interstate North Parkway, Suite, 300,  
 Atlanta, GA 30339-2222  
 27849632 +EDI: CBS7AVE May 21 2019 04:03:00 Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue,  
 Monroe, WI 53566-1364  
 27849633 +EDI: CBS7AVE May 21 2019 04:03:00 Midnight Velvet/Swiss Colony, Attn: Bankruptcy,  
 Po Box 2830, Monroe, WI 53566-8030  
 27849634 +EDI: CBS7AVE May 21 2019 04:03:00 Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364  
 27849635 +EDI: PRA.COM May 21 2019 03:58:00 Portfolio Recovery, Po Box 41021,  
 Norfolk, VA 23541-1021  
 27849636 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 21 2019 00:30:17 Regional Acceptance Co,  
 Attn: Bankruptcy, Po Box 1487, Wilson, NC 27894-1487

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 22, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2019 at the address(es) listed below:

Jonathan R Haddad on behalf of Debtor 1 Debra C Hill jonathan@jrhaddadlaw.com,  
 r50613@notify.bestcase.com  
 N. Neville Reid nreid@foxswibel.com,  
 nreid@ecf.axosfs.com;bkdoctet@foxswibel.com;eanderson@foxwibel.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3